

## Results from the 2011 FDIC National Survey of Unbanked and Underbanked Households

### 2011 Household Bank Account Type By Demographic Characteristics

Household Characteristic	All Households		Bank Account Type										Memo Items			
			Unbanked Households		Checking and Savings Accounts				Banked, but Account Type Unknown				Has Checking Account		Has Savings Account	
			Number (1000s)	Pct of Col	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row	Number (1000s)	Pct of Row
All Households	120,408	100.0	9,875	8.2	80,924	67.2	2,379	2.0	25,378	21.1	1,851	1.5	106,509	88.5	83,331	69.2
Household Type																
Family household	78,826	65.5	5,905	7.5	55,729	70.7	1,371	1.7	14,648	18.6	1,174	1.5	70,537	89.5	57,118	72.5
Female householder, no husband present	15,575	12.9	2,971	19.1	7,899	50.7	462	3.0	3,960	25.4	283	1.8	11,917	76.5	8,367	53.7
Male householder, no wife present	5,661	4.7	807	14.3	3,108	54.9	178	3.1	1,460	25.8	109	1.9	4,599	81.2	3,289	58.1
Married couple	57,591	47.8	2,127	3.7	44,722	77.7	732	1.3	9,228	16.0	782	1.4	54,020	93.8	45,462	78.9
Non-family household	41,479	34.4	3,960	9.5	25,139	60.6	1,004	2.4	10,710	25.8	667	1.6	35,895	86.5	26,152	63.0
Female householder	21,688	18.0	1,702	7.8	13,471	62.1	436	2.0	5,667	26.1	412	1.9	19,155	88.3	13,915	64.2
Male householder	19,791	16.4	2,258	11.4	11,667	59.0	568	2.9	5,043	25.5	255	1.3	16,740	84.6	12,237	61.8
Other	102	0.1	11	10.9	56	55.3	4	3.9	21	20.1	10	9.8	77	75.5	60	59.2
Race/Ethnicity																
Black	16,046	13.3	3,430	21.4	7,821	48.7	621	3.9	3,916	24.4	257	1.6	11,767	73.3	8,442	52.6
Hispanic non-Black	13,710	11.4	2,762	20.1	6,700	48.9	414	3.0	3,653	26.6	181	1.3	10,379	75.7	7,118	51.9
Asian	4,985	4.1	134	2.7	3,733	74.9	105	2.1	921	18.5	92	1.8	4,660	93.5	3,839	77.0
American Indian/Alaskan	1,389	1.2	202	14.5	795	57.2	55	4.0	304	21.9	33	2.4	1,099	79.1	851	61.3
Hawaiian/Pacific Islander	267	0.2	17	6.2	189	70.8	2	0.6	52	19.5	8	2.8	241	90.3	191	71.4
White non-Black non-Hispanic	83,988	69.8	3,330	4.0	61,673	73.4	1,183	1.4	16,521	19.7	1,280	1.5	78,340	93.3	62,877	74.9
Other non-Black non-Hispanic	23	-	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Spanish only language spoken																
Spanish is not the only language spoken	117,940	98.0	8,965	7.6	80,191	68.0	2,316	2.0	24,648	20.9	1,820	1.5	105,033	89.1	82,535	70.0
Spanish is only language spoken	2,467	2.0	910	36.9	733	29.7	63	2.6	730	29.6	30	1.2	1,475	59.8	796	32.3
Nativity																
U.S-born	104,143	86.5	7,673	7.4	71,556	68.7	1,982	1.9	21,325	20.5	1,607	1.5	93,056	89.4	73,565	70.6
Foreign-born citizen	8,380	7.0	453	5.4	5,633	67.2	184	2.2	1,956	23.3	154	1.8	7,609	90.8	5,817	69.4
Foreign-born non citizen	7,885	6.5	1,750	22.2	3,735	47.4	214	2.7	2,097	26.6	89	1.1	5,843	74.1	3,949	50.1
Age Group																
15 to 24 years	6,299	5.2	1,094	17.4	3,483	55.3	131	2.1	1,487	23.6	105	1.7	4,988	79.2	3,617	57.4
25 to 34 years	20,374	16.9	2,587	12.7	13,168	64.6	360	1.8	4,016	19.7	243	1.2	17,222	84.5	13,533	66.4
35 to 44 years	21,414	17.8	1,994	9.3	14,415	67.3	418	2.0	4,308	20.1	279	1.3	18,751	87.6	14,836	69.3
45 to 54 years	24,658	20.5	2,002	8.1	16,994	68.9	474	1.9	4,850	19.7	338	1.4	21,875	88.7	17,476	70.9
55 to 64 years	22,036	18.3	1,202	5.5	15,510	70.4	459	2.1	4,526	20.5	340	1.5	20,078	91.1	15,970	72.5
65 years or more	25,625	21.3	997	3.9	17,354	67.7	538	2.1	6,191	24.2	545	2.1	23,594	92.1	17,899	69.8
Education																
No high school degree	14,321	11.9	3,696	25.8	4,992	34.9	709	5.0	4,706	32.9	218	1.5	9,719	67.9	5,710	39.9
High school degree	34,462	28.6	2,764	10.9	20,068	58.2	898	2.6	9,145	26.5	586	1.7	29,274	84.9	20,971	60.9
Some college	34,010	28.2	3,002	5.9	24,073	70.8	520	1.5	6,895	20.3	520	1.5	31,025	91.2	24,599	72.3
College degree	37,615	31.2	413	1.1	31,791	84.5	252	0.7	4,632	12.3	526	1.4	36,490	97.0	32,051	85.2
Employment Status																
Employed	72,580	60.3	3,818	5.3	53,454	73.6	1,136	1.6	13,233	18.2	940	1.3	66,798	92.0	54,606	75.2
Unemployed	6,779	5.6	1,525	22.5	3,269	48.2	196	2.9	1,676	24.7	113	1.7	4,961	73.2	3,465	51.1
Not in labor force	41,049	34.1	4,532	11.0	24,201	59.0	1,048	2.6	10,470	25.5	798	1.9	34,749	84.7	25,260	61.5
Household Income																
Less than \$15,000	19,541	16.2	5,510	28.2	6,424	32.9	863	4.4	6,415	32.8	329	1.7	12,884	65.9	7,301	37.4
Between \$15,000 and \$30,000	22,073	18.3	2,581	11.7	11,700	53.0	717	3.2	6,707	30.4	369	1.7	18,433	83.5	12,418	56.3
Between \$30,000 and \$50,000	24,787	20.6	1,221	4.9	16,861	68.0	431	1.7	5,877	23.7	397	1.6	22,781	91.9	17,297	69.8
Between \$50,000 and \$75,000	21,975	18.3	431	2.0	17,486	79.6	213	1.0	3,521	16.0	323	1.5	21,041	95.7	17,700	80.5
At Least \$75,000	32,032	26.6	132	0.4	28,453	88.8	155	0.5	2,859	8.9	433	1.4	31,369	97.9	28,614	89.3
Homeownership																
Homeowner	79,144	65.7	2,238	2.8	60,521	76.5	1,055	1.3	14,071	17.8	1,259	1.6	74,710	94.4	61,592	77.8
Non-homeowner	41,264	34.3	7,637	18.5	20,402	49.4	1,325	3.2	11,308	27.4	592	1.4	31,799	77.1	21,738	52.7
Geographic Region																
Northeast	21,784	18.1	1,537	7.1	15,468	71.0	441	2.0	4,028	18.5	309	1.4	19,553	89.8	15,910	73.0
Midwest	26,900	22.3	1,920	7.1	18,477	68.7	653	2.4	5,440	20.2	410	1.5	23,953	89.0	19,136	71.1
South	44,920	37.3	4,493	10.0	27,478	61.2	846	1.9	11,351	25.3	751	1.7	38,905	86.6	28,337	63.1
West	26,804	22.3	1,925	7.2	19,500	72.7	439	1.6	4,559	17.0	381	1.4	24,098	89.9	19,948	74.4
Metropolitan Status																
Metropolitan Area	100,311	83.3	8,029	8.0	68,955	68.7	1,827	1.8	19,936	19.9	1,564	1.6	89,066	88.8	70,797	70.6
Inside Principal City	33,636	27.9	4,066	12.1	21,551	64.1	794	2.4	6,736	20.0	489	1.5	28,357	84.3	22,359	66.5
Not Inside Principal City	49,548	41.2	2,754	5.6	35,737	72.1	659	1.3	9,574	19.3	823	1.7	45,376	91.6	36,398	73.5
Not Identified	17,127	14.2	1,209	7.1	11,667	68.1	374	2.2	3,626	21.2	252	1.5	15,334	89.5	12,040	70.3
Not in Metropolitan Area	19,193	15.9	1,764	9.2	11,444	59.6	526	2.7	5,174	27.0	285	1.5	16,649	86.7	11,983	62.4
Not Identified	903	0.8	83	9.2	525	58.1	26	2.9	268	29.7	2	0.2	793	87.8	551	61.0

**Notes:**

NA = Not available because the sample size was too small to make an accurate estimate.

Households are identified as unbanked if they answered "no" to the question, "Do you or does anyone in your household currently have a checking or savings account?"

The demographic characteristics of a household, such as race, age, education, and employment, are taken to be those of the owner or renter of the home (i.e., "householder"), unless the characteristic is one defined at the household level, such as income or household type.

Differences within groups may or may not be statistically significant.

Refer to 2011 FDIC National Survey of Unbanked and Underbanked Households and FDIC Technical Notes for terms, definitions, and methodological notes. Figures do not always reconcile to totals because of rounding. Differences between groups may or may not be statistically significant.

[2011 FDIC National Survey of Unbanked and Underbanked Households](#)

[2011 Technical Notes](#)